## **ANNUAL STATEMENT**

11837200920100100

For the Year Ended December 31, 2009 OF THE CONDITION AND AFFAIRS OF THE

The Castle Hill Insurance Company

	nt Period)	3490 (Prior Period)	NAIC Company Code	11837	Employer's ID Number	20-0317088
Organized under the Laws of	*	de Island	,	State of Domicile or Port	of Entry Rhode Island	
Country of Domicile	US					
Incorporated/Organized:		October 17,	2003	Commenced Busin	ness: October	17, 2003
Statutory Home Office:	One Beacon		di and and	, Warwick, RI	02886-1378 (City or Town, State and Zip Co	- d-V
Main Administrative Office:	One Bea	(Street and acon Centre	vumber)		(City of Town, State and Zip Co	ode)
			(	Street and Number)		
	Warwick		.t 17:- O- d-)	401-825-26		
Mail Addraga	ann Contro	(City or Town, Sta	ate and Zip Code)	, , ,	elephone Number)	
Mail Address: One Be	eacon Centre	(Street and Number or F	.O. Box)	, Warwick, RI	02886-1378 (City or Town, State and Zip Co	ode)
Primary Location of Books and I	Records:	One Beacon Cer		Warwick, RI 02886-13		325-2667
Internet Web Site Address:	N/A	(S	treet and Number)	(City or Town, State and Zip	Code) (Area Code) (	Telephone Number)
Statutory Statement Contact:	N/A Ann	Lazzareschi		401-825-2621		
otatutory otatement contact.			lame)		elephone Number) (Extension	on)
	alazz	zareschi@beaconmutual.co			401-825-2659	
		(E-Ma	I Address)		(Fax Number)	
			OFFICERS			
,		Name		Title		
1. <u> </u>	James Vincent I Clifford Leo Par		<del></del>	President & CEO COO and Secretary		
3.	Cynthia Lee Lav			Chief Financial Officer and Treasu	urer	
NI .			VICE-PRESIDEN			T:41 a
Name Michael Dennis Lynch			t <b>le</b>	Name	Vian Described	Title
Michael Dennis Lynch		Vice President		n Joseph Spero	Vice President	
					<u> </u>	
			<del></del>			
			<del></del>			
			DIRECTORS OR TRU	STEES		
Margaret Mary Antone		Harry Robert Bacon	Ray	mond Christopher Coia	Richard James D	eRienzo
Sandra Marie Powell		James Vincent Rosati	Mich	nael John Ruggieri	Carol Elaine Saco	cucci
John Francis Treanor						
			<del></del>		<del></del>	
			<del></del>		<del></del> -	
	<del></del> -					
State of Rhode Island						
County of Kent	SS					
The officers of this reporting entity be assets were the absolute property o				·	· - :	
explanations therein contained, anne		•	•	•	. •	
and of its income and deductions the						= :
to the extent that: (1) state law may		=	· · · · · · · · · · · · · · · · · · ·	= :	•	
knowledge and belief, respectively. F				· -	- · ·	
(except for formatting differences due	S TO GIGCTIOUIC IIIIU	ig) or the enclosed stateme	it. The electronic ming may be rec	quested by various regulators in flet	a or or in addition to the enclosed	sidicinoni.
(Signature	e)		(Signature)		(Signatur	e)
James Vincent	•		Clifford Leo Parent	Jr	Cynthia Lee L	·
(Printed Nar	me)		(Printed Name)		(Printed Na	me)
1. Procident 8 (	ren		2.	n,	3. Chief Financial Officer	and Tressures
President & (	JEU		COO and Secreta (Title)	<u> </u>	Chief Financial Officer (Title)	and freasurer
(inte)			(Tiue)		(1100)	
Subscribed and sworn to (or affirmed	) before me on thi	is				
day of	, , , , , , , , , , , , , , , , , , , ,	, 2010, by				
··				a. Is this	an original filing?	[X]Yes []No
				b. If no:	State the amendment numb	
					2. Date filed	
					3 Number of pages attached	





1183720094502210

NAIC Group Code

3490

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2009

NAIC Company Code

11837

	Gross Premiums, Including Pol Return Premiums and Prer 1 Direct		3	4	5	6	7	8	9	10	11	12
	1	2	4						9	10	11	12
		Direct	Dividends Paid or Credited to	Direct Unearned	Direct Losses Paid			Direct Defense and Cost	Direct Defense and Cost	Direct Defense and Cost	Commissions	Taxes,
	Premiums Written	Premiums Earned	Policyholders on Direct Business	Premium Reserves	(deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Containment Expense Paid	Containment Expense Incurred	Containment Expense Unpaid	and Brokerage Expenses	Licenses and Fees
1. Fire												
2.1. Allied lines												
2.2. Multiple peril crop												
2.3 Federal flood												
Farmowners multiple peril												
Homeowners multiple peril     Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
Medical professional liability												
12 Farthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)	1											
15.8 Federal employees health benefits program premium (b)	1											
16. Workers' compensation						1	1					
17.1 Other liability - occurrence						1	1					
17.2 Other liability - claims - made			I				I				[	
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	1											
19.3 Commercial auto no-fault (personal injury protection)	1				1							
19.4 Other commercial auto liability	1											
21.1 Private passenger auto physical damage	1		[				[					
21.2 Commercial auto physical damage	1						[					
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)  DETAILS OF WRITE-INS					1							
401.												
401. 402.												
403.												
498. Summary of remaining write-ins for Line 34 from overflow page												
499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					<del> </del>							

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2009

Group Code 3490			BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2009						NAIC Company Code 11837			
	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	3 4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Fire												
Allied lines												
Multiple peril crop												
Federal flood	l											
Farmowners multiple peril	1		l		l	1		l	l		l	1
Homeowners multiple peril												
Commercial multiple peril (non-liability portion)			I			1					I	
Commercial multiple peril (liability portion)	1		1			1					1	
Mortgage guaranty	1											
Ocean marine												
Inland marine	[											
Financial guaranty	[										1	
Medical professional liability	[											
Earthquake												
Group accident and health (b)												
Credit A & H (group and individual)												
Collectively renewable A & H (b)											l	
Ion-cancelable A & H (b)												
Guaranteed renewable A & H (b)	1		1			1					I	
lon-renewable for stated reasons only (b)	1											
Other accident only												
Medicare Title XVIII exempt from state taxes or fees												
All other A & H (b)												
Federal employees health benefits program premium (b)												
Norkers' compensation												
Other liability - occurrence												
Other liability - claims - made												
Excess workers' compensation	1		l		l	1		l	l		l	1
Products liability											[	
Private passenger auto no-fault (personal injury protection)	1		I			1					I	1
Other private passenger auto liability	1										1	
Commercial auto no-fault (personal injury protection)	1											
Other commercial auto liability												
Private passenger auto physical damage												
Commercial auto physical damage												
Aircraft (all perils)												
idelity												
Surety												
Burglary and theft												
Boiler and machinery	[		[		1	1			[		1	1
Credit	[		[		1	1			[		1	1
Varranty			1		I	1		l	[]		I	1
Aggregate write-ins for other lines of business	1		[			1					I	1
TOTALS (a)												
DETAILS OF WRITE-INS												
DETRIES OF THEFE THE	+										<del> </del>	+
	1		[			[					1	
	1		[		1	1			1		1	1
	[		1		l	1			[		1	1
Summary of remaining write-ins for Line 34 from overflow page	1				1							1
Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)						1						1

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)** 

NAIC Group Code 3490	BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2009								NAIC Company Code 11837				
	Gross Premiums, Including Poli Return Premiums and Pren	3 4	5	6	7	8	9	10	11	12			
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees	
1. Fire													
2.1. Allied lines 2.2. Multiple peril crop													
2.3 Federal flood													
Farmowners multiple peril													
Homeowners multiple peril													
5.1 Commercial multiple peril (non-liability portion)													
5.2 Commercial multiple peril (liability portion)							1	l	1		I		
Mortgage guaranty											l		
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
Medical Professional Liability     Earthquake													
13. Group accident and health (b)													
14. Credit A & H (group and individual)													
15.1 Collectively renewable A & H (b)													
15.2 Non-cancelable A & H (b)													
15.3 Guaranteed renewable A & H (b)													
15.4 Non-renewable for stated reasons only (b)	1												
15.5 Other accident only													
15.6 Medicare Title XVIII exempt from state taxes or fees			· · · · · · · · · · · ·								1		
15.7 All other A & H (b)									I		I		
15.8 Federal employees health benefits program premium (b)													
16. Workers' compensation													
17.1 Other liability - occurrence												17,416	
17.2 Other liability - claims - made													
17.3 Excess workers' compensation													
<ul><li>18. Products liability</li><li>19.1 Private passenger auto no-fault (personal injury protection)</li></ul>													
19.2 Other private passenger auto liability													
19.3 Commercial auto no-fault (personal injury protection)													
19.4 Other commercial auto liability													
21.1 Private passenger auto physical damage													
21.2 Commercial auto physical damage													
22. Aircraft (all perils)													
23. Fidelity							I		I		I		
24. Surety											1		
26. Burglary and theft							1				1		
27. Boiler and machinery													
28. Credit													
30. Warranty													
34. Aggregate write-ins for other lines of business 35. TOTALS (a)									-			17.416	
DETAILS OF WRITE-INS											<u> </u>	11,410	
									<del> </del>		-	+	
3401.							1				1		
3402.													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)													

#### NONE Schedule F - Part 1 Assumed Reinsurance

#### NONE Schedule F - Part 2 Premium Portfolio

#### NONE Schedule F - Part 3 Ceded Reinsurance

# NONE Schedule F - Part 4 Aging of Ceded Reinsurance

#### NONE Schedule F - Part 5 Unauthorized Reinsurance

#### NONE Schedule F - Part 6 Overdue Authorized

#### NONE Schedule F - Part 7 Overdue Reinsurance

#### NONE Schedule F - Part 8

#### NONE Schedule H - Part 1

## NONE Schedule H - Part 2, 3 and 4

#### NONE Schedule H - Part 5

#### NONE Schedule P - Part 1A Homeowners/Farmowners

## NONE Schedule P - Part 1B Private Passenger

#### NONE Schedule P - Part 1C Commercial Auto

### NONE Schedule P - Part 1D Workers Compensation

# NONE Schedule P - Part 1E Commercial Multiple Peril

#### NONE Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurence

#### NONE Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made

# NONE Schedule P - Part 1G Special Liability

#### NONE Schedule P - Part 1H - Section 1 Other Liab. Occurence

### NONE Schedule P - Part 1H - Section 2 Other Liab. Claims-Made

## NONE Schedule P - Part 1I Special Property

# NONE Schedule P - Part 1J Auto Physical Damage

# NONE Schedule P - Part 1K Fidelity/Surety

#### NONE Schedule P - Part 1L Other

#### NONE Schedule P - Part 1M International

NONE Schedule P - Part 1N Nonproportional Assumed Prop.

NONE Schedule P - Part 10 Nonproportional Assumed Liab.

### NONE Schedule P - Part 1P Nonproportional Assumed Fin. Lines

#### NONE Schedule P - Part 1R - Section 1 Prod. Liab. Occurence

### NONE Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made

# NONE Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty

### NONE Schedule P - Part 1T - Warranty

# NONE Schedule P - Part 2A, 2B, 2C, 2D, 2E

NONE Schedule P - Part 2F - Sec. 1 and 2, 2G, 2H Sec. 1 and 2

### NONE Schedule P - Part 2I, 2J, 2K, 2L, 2M

### NONE Schedule P - Part 2N, 2O, 2P

# NONE Schedule P - Part 2R Sec. 1 and 2, 2S, 2T

# NONE Schedule P - Part 3A, 3B, 3C, 3D, 3E

NONE Schedule P - Part 3F Sec. 1 and 2, 3G, 3H Sec. 1 and 2

NONE Schedule P - Part 3I, 3J, 3K, 3L, 3M

### NONE Schedule P - Part 3N, 3O, 3P

# NONE Schedule P - Part 3R Sec. 1 and 2, 3S, 3T

### NONE Schedule P - Part 4A, 4B, 4C, 4D, 4E

NONE Schedule P - Part 4F Sec. 1 and 2, 4G, 4H Sec. 1 and 2

### NONE Schedule P - Part 4I, 4J, 4K, 4L, 4M

### NONE Schedule P - Part 4N, 4O, 4P

### NONE Schedule P - Part 4R Sec. 1 and 2, 4S, 4T

### NONE Schedule P - Part 5A - Section 1-3

### NONE Schedule P - Part 5B - Section 1-3

### NONE Schedule P - Part 5C - Section 1-3

### NONE Schedule P - Part 5D - Section 1-3

### NONE Schedule P - Part 5E - Section 1-3

### NONE Schedule P - Part 5F - Section 1A-3A

### NONE Schedule P - Part 5F - Section 1B-3B

### NONE Schedule P - Part 5H - Section 1A-3A

### NONE Schedule P - Part 5H - Section 1B-3B

### NONE Schedule P - Part 5R - Section 1A-3A

### NONE Schedule P - Part 5R - Section 1B-3B

# NONE Schedule P - Part 5T - Warranty

NONE Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2

### NONE Schedule P - Part 6E Sec. 1 and 2, 6H Sec. 1A and 2A

NONE Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B

NONE Schedule P - Part 6N Sec. 1 and 2, 60 Sec. 1 and 2

# NONE Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B

### NONE Schedule P - Part 7A

# NONE Schedule P - Part 7A (Continued)

### NONE Schedule P - Part 7B

# NONE Schedule P - Part 7B (Continued)

#### SCHEDULE PINTERROGATORIES

	SCHEDULE	PINTERROGATO	JKIES			
1.	The following questions relate to yet-to-be-issued Extended Reporting End provisions in Medical Professional Liability Claims Made insurance policies		-			
1.1	Does the company issue Medical Professional Liability Claims Made insura "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a				] No [X]	
	If the answer to question 1.1 is "no", leave the following questions blank. If	f the answer to question 1.1 is "yo	es", please answer the following questions:			
.2	What is the total amount of the reserve for that provision (DDR Reserve), a	as reported, explicitly or not, else	where in this statement (in dollars)?	\$		
3	Does the company report any DDR reserve as Unearned Premium Reserv	/e per SSAP #65?		Yes [	] No [ X ]	
4	Does the company report any DDR reserve as loss or loss adjustment expense reserve?					
.5	If the company reports DDR reserve as Unearned Premium Reserve, does Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 pl	_	the Underwriting and Investment Exhibit,	Yes [	] No [ ] N/A	
6	If the company reports DDR reserve as loss or loss adjustment expense reserves are reported in Schedule P:	eserve, please complete the follow	wing table corresponding to where these			
	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid					
	Years in Which Premiums Were Earned and Losses Were Incurred	1 Section 1: Occurrence	2 Section 2: Claims-Made			
	1.601 Prior 1.602 2000 1.603 2001 1.604 2002 1.605 2003 1.606 2004 1.607 2005					
	1 610 2008					
	The definition of allocated loss adjustment expenses (ALAE) and, therefore January 1, 1998. This change in definition applies to both paid and unpaid Containment" and "Adjusting and Other") reported in compliance with these	d expenses. Are these expenses		Yes [	] No [X]	
3.	Yes [	] No[X]				
•	Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?					
	If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.					
	Schedule P must be completed gross of non-tabular discounting. Work pagupon request.	pers relating to discount calculation	ons must be available for examination			
	Discounting is allowed only if expressly permitted by the state insurance de	epartment to which this Annual S	tatement is being filed.			
	What were the net premiums in force at the end of the year for: (in thousands of dollars)		Fidelity \$ Surety \$	\$		
	Claim count information is reported per claim or per claimant. (indicate whi	ich).		Per Cl	laimant	
	If not the same in all years, explain in Interrogatory 7.					
	The information provided in Schedule P will be used by many persons to e other things. Are there any especially significant events, coverage, retention when making such analyses?		Yes [	] No [X]		
2	An extended statement may be attached					

### NONE Schedule T - Part 2

### NONE Schedule Y - Part 2

#### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
1 Will an actuarial opinion be filed by March 1?	WAIVED
Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4 Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
APRIL FILING	!
	VEC
5 Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6 Will Management's Discussion and Analysis be filed by April 1?	YES
7 Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
MAY FILING	
8 Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	YES
JUNE FILING	
9 Will an audited financial report be filed by June 1?	WAIVED
0 Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	WAIVED
e following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company e of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a de will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATIO owing the interrogatory questions.	a "NONE" report and a bar
MARCH FILING	
Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
Will Supplemental A to Schedule T (Medical Professional Liablity Supplement) be filed by March 1?	NO
Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
Will the Premiums Attributed to Protected Cells be filed by March 1?	NO
Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and	
the NAIC by March 1?	NO
Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	See Explanation
Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?  APRIL FILING	NO NO
Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO .
Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
planation:	

Bar Code:









#### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



























### **OVERFLOW PAGE FOR WRITE-INS**

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